Consumer Guide: Surviving Lunar Astro's Financial & Refund Traps

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Executive Summary

Many consumers book consultations with Lunar Astro expecting to speak with the founder, Deepanshu Giri, only to be routed to anonymous junior students or "Code Astrologers" (e.g., Code 5007). When consumers realize they have been subjected to a "Bait-and-Switch" and demand a refund for the exorbitant fees (₹3,000 to ₹10,000+), they are trapped by predatory "No-Dispute" clauses.

This guide explains how these traps work and provides the exact steps to bypass them and recover your money legally.

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1. Understanding the Traps

Trap 1: The "Bait-and-Switch"

Advertisements heavily feature Deepanshu Giri's face and credentials. However, their hidden FAQ admits: *"Why is the astrologer's name kept hidden? This is done to safeguard the privacy of our astrologers."* You pay for an expert, but you receive an anonymous student.

Trap 2: The "Successful Consultation" Clause

Their terms state: *"Refunds will not be issued in cases where a consultation is successful or the full time allocated for the service is utilized."* Because Lunar

Astro defines what “successful” means, they use this clause to deny refunds even when the service was demonstrably deficient.

Trap 3: The “No-Disputes” Re-Consultation Trap

If you complain, they may offer a “re-consultation” with the same astrologer, but force you to agree to a clause stating: *“There will be No refund and No disputes shall be entertained for this process.”* This is designed to trick you into waiving your legal right to a bank chargeback.

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2. How to Recover Your Funds

Do not let their intimidating terms of service stop you. Under the **Consumer Protection Act, 2019**, unfair contracts and misleading advertisements override any private company policy.

Step 1: File a Bank Chargeback (The Fastest Method)

If you paid via Credit Card, Debit Card, or certain digital wallets, you have the right to dispute the charge directly with your bank.

1. Call your bank’s customer service or log into your banking app.
2. Navigate to the transaction and select **“Dispute Charge”**.
3. Select the reason: **“Service Not as Described”** or **“Defective Service”**.
4. **What to tell the bank:** > *“I was subjected to deceptive bait-and-switch advertising. I paid a premium fee for a specific advertised expert, but the merchant secretly substituted an anonymous junior student. When I complained, they refused a refund citing an unfair contract term. The service delivered was fundamentally different from the service advertised.”*
5. The bank will temporarily reverse the charge while they investigate. Lunar Astro’s “No-Dispute” clause cannot legally stop a bank from enforcing consumer protection rules.

Step 2: File a Complaint with the National Consumer Helpline (NCH)

The Indian government provides a fast-track resolution system for e-commerce and service fraud.

1. **Visit:** `https://consumerhelpline.gov.in/` or download the **NCH App**.
2. **Call:** 1800-11-4000 (Toll-Free).
3. **Register your complaint under:** "Deficiency in Service" and "Misleading Advertisement".
4. **Complaint Text:** > *"I am filing a complaint against Lunar Astro (consultlunarastro.com) for Bait-and-Switch fraud and Deficiency in Service. They advertise premium consultations using the founder's credentials but deliver the service using anonymous junior students. They use coercive 'No-Refund' clauses to trap consumer funds, violating Section 2(28) and Section 2(11) of the Consumer Protection Act, 2019. I request a full refund of ₹ [Insert Amount]."*

Step 3: Report the Payment Gateway

Lunar Astro relies on payment gateways (like Razorpay, Stripe, or CCAvenue) to process transactions. These gateways have strict rules against merchants who engage in bait-and-switch tactics or generate high chargeback rates.

1. Identify the payment gateway from your email receipt.
2. Visit the gateway's official website and find their "Report Fraud" or "Grievance" section.
3. Submit a report stating the merchant is using their platform to facilitate bait-and-switch consumer fraud and refusing refunds.

Conclusion

You have legal rights. A company cannot advertise a Ferrari, deliver a bicycle, and then point to a "No Refunds" policy to keep your money. File your bank chargeback immediately and register your complaint with the NCH to ensure your funds are returned.